

Fill in this information to identify the case:

6

Debtor 1	Angela Darlene Wilkinson
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Southern District of Ohio	
Case number 1:18-bk-12050	

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association

Name of creditor: as Trustee of the Lodge Series III Trust

Court claim no. (if known): 23-1

Last 4 digits of any number you use to identify the debtor's account:

6 9 1 9

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2019

New total payment:

\$ 767.65

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 360.46

New escrow payment: \$ 383.21

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Angela Darlene Wilkinson
First Name Middle Name Last Name

Case number (if known) 1:18-bk-12050

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Molly Slutsky Simons

Signature

Date 09/04/2019

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 28, 2019

ANGELA D WILKINSON
 1169 BENEDICT CT
 CINCINNATI OH 45246

Loan: [REDACTED]

Property Address:
 1169 BENEDICT COURT
 CINCINNATI, OH 45246

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Dec 2018 to Sept 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2019:	Escrow Balance Calculation
Principal & Interest Pmt:	384.44	384.44 **	Due Date: Apr 01, 2019
Escrow Payment:	360.46	383.21	Escrow Balance: (700.75)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow: 2,162.76
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-): 0.00
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance: \$1,462.01
Total Payment:	\$744.90	\$767.65	

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Dec 2018	360.46		*		Starting Balance	0.00	(13,343.00)
Jan 2019	360.46		*			0.00	(12,982.54)
Jan 2019	720.92		*			0.00	(12,622.08)
Jan 2019			839.73	* County Tax		0.00	(11,901.16)
May 2019	360.46		*			0.00	(12,740.89)
May 2019			839.73	* County Tax		0.00	(12,380.43)
Jul 2019	360.46		*			0.00	(13,220.16)
Jul 2019	(360.46)		*			0.00	(12,859.70)
Jul 2019	11,798.49		*		* Escrow Only Payment	0.00	(13,220.16)
Jul 2019	720.92		*			0.00	(1,421.67)
					Anticipated Transactions	0.00	(700.75)
Aug 2019	1,802.30						1,101.55
Sep 2019	360.46						1,462.01
	\$0.00	\$16,484.47		\$0.00			
				\$1,679.46			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: August 28, 2019

ANGELA D WILKINSON

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Starting Balance	Anticipated
Oct 2019	383.21			1,462.01	2,992.30
Nov 2019	383.21	2,919.00	Homeowners Policy	1,845.22	3,375.51
Dec 2019	383.21			(690.57)	839.72
Jan 2020	383.21	839.73	County Tax	(307.36)	1,222.93
Feb 2020	383.21			(763.88)	766.41
Mar 2020	383.21			(380.67)	1,149.62
Apr 2020	383.21			2.54	1,532.83
May 2020	383.21			385.75	1,916.04
Jun 2020	383.21	839.73	County Tax	768.96	2,299.25
Jul 2020	383.21			312.44	1,842.73
Aug 2020	383.21			695.65	2,225.94
Sep 2020	383.21			1,078.86	2,609.15
				1,462.07	2,992.36
	<u>\$4,598.52</u>	<u>\$4,598.46</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 766.41. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 766.41 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,462.01. Your starting balance (escrow balance required) according to this analysis should be \$2,992.30. This means you have a shortage of 1,530.29. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,598.46. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

Page 5 of 6

Unadjusted Escrow Payment	383.21
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$383.21

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re:

Case No. 1:18-bk-12050

Angela Darlene Wilkinson

Chapter 13

Debtor.

Judge Jeffery P. Hopkins

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on September 4, 2019 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on September 4, 2019 addressed to:

Angela Darlene Wilkinson, Debtor
1169 Benedict Court
Cincinnati, OH 45246

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Attorney for Creditor